

United States Bankruptcy Court
Southern District of GeorgiaIn re:
Dennis Eugene Staffey
Valerie Paige Staffey
DebtorsCase No. 18-10115-SDB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113J-1

User: ctoole
Form ID: 309IPage 1 of 2
Total Noticed: 33

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db/jdb +Dennis Eugene Staffey, Valerie Paige Staffey, 3444 Evening Drive, Augusta, GA 30906-5134
 7058060 +Augusta Ortho & Sports, PO Box 14039, Augusta, GA 30919-0039
 7058061 +Augusta Orthopedic & Sports, PO Box 14039, Augusta, GA 30919-0039
 7058063 +Bruce Hitt, 4222 Wheeler Road, Martinez, GA 30907-9731
 7058064 +Carolina Payday Loans, 416-A E Martintown Road, N Augusta, SC 29841-4263
 7058065 +Cloud & Willis, PO Box 59549, Birmingham, AL 35259-9549
 7058069 +DJO LLC, PO Box 660117, Dallas, TX 75266-0117
 7058067 +Directv, PO Box 5007, Carol Stream, IL 60197-5007
 7058070 +Durham & Durham, 5665 New Northside Drive, Ste 510, Atlanta, Georgia 30328-4649
 7058072 +GRHealth, PO Box 2306, Augusta, GA 30903-2306
 7058073 +HSI Financial, PO Box 934075, Atlanta, GA 31193-4075
 7058075 +Lab Corp, PO Box 2240, Burlington, North Carolina 27216-2240
 7058076 +Mariner Finance, Attn: Servicing Agent/Officer, 1235 Walton Way, Augusta, Ga 30901-2141
 7058077 +Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629
 7058079 +Nationwide Recovery, PO Box 8005, Cleveland, Ohio 37320-8005
 7058080 +PPG Alternative Collection, Anesthesiology Financial Svcs, PO Box 28246,
 St Louis, MO 63132-0246
 7058082 +Security Finance, Attn: Servicing Agent/Officer, 1631 Gordon Hwy, Ste 4,
 Augusta, GA 30906-2221
 7058086 +US Dept of Ed/Netnet, PO Box 740283, Atlanta, GA 30374-0283
 7060484 +United States Attorney, P.O. Box 2017, Augusta GA 30903-2017
 7058085 +University Hospital, PO Box 660827, Dallas, Texas 75266-0827

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: mcelroymagruder@aol.com Jan 31 2018 18:52:30 Angela McElroy-Magruder,
 Claey's, McElroy-Magruder & Kitchens, 512 Telfair Street, Augusta, GA 30901
 tr +E-mail/Text: 341notices@chp13aug.org Jan 31 2018 18:52:52 Huon Le, P.O. Box 2127,
 Augusta, GA 30903-2127

 ust +E-mail/Text: ustpreion21.sv.ecf@usdoj.gov Jan 31 2018 18:53:07 Office of the U. S. Trustee,
 Johnson Square Business Center, 2 East Bryan Street, Ste 725, Savannah, GA 31401-2638

 7058059 +EDI: RMCB.COM Jan 31 2018 18:43:00 American Med Collection Agency, PO Box 1236,
 Elmsford, NY 10523-0936

 7058062 +E-mail/Text: bankruptcies@mcbs.com Jan 31 2018 18:53:45 Brown & Radiology, PO Box 3845,
 Augusta, Georgia 30914-3845

 7058066 +E-mail/Text: flr_bankruptcynotice@cable.comcast.com Jan 31 2018 18:53:42 Comcast,
 PO Box 105257, Atlanta, GA 30348-5257

 7058071 EDI: GADEPTOFREV.COM Jan 31 2018 18:43:00 GA Dept of Revenue, 1800 Century Blvd NE,
 St 9100, Atlanta, Georgia 30345

 7058074 +EDI: IRS.COM Jan 31 2018 18:43:00 Internal Revenue Services, PO Box 7346,
 Philadelphia, Pennsylvania 19101-7346

 7058078 +EDI: CAPIO.COM Jan 31 2018 18:43:00 Mitchell Bluhm & Assoc, PO Box 3269,
 Sherman, Texas 75091-3269

 7058081 +E-mail/Text: joye@rtonational.com Jan 31 2018 18:53:46 RTO National, PO Box 9759,
 Greenville, SC 29604-9310

 7059091 +EDI: SECFIN.COM Jan 31 2018 18:43:00 SFC Central Bankruptcy, PO Box 1893,
 Spartanburg, SC 29304-1893

 7058083 Fax: 912-629-1539 Jan 31 2018 19:33:08 Titlemax, 15 Bull Street, #200,
 Savannah, Georgia 31401

 7058084 +Fax: 912-629-1539 Jan 31 2018 19:33:08 Titlemax, 3240 Peach Orchard Road, Ste 10,
 Augusta, GA 30906-5960

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7058068* +Directv, PO Box 5007, Carol Stream, IL 60197-5007

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

District/off: 113J-1

User: ctoole
Form ID: 309I

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jan 31, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Angela McElroy-Magruder on behalf of Joint Debtor Valerie Paige Staffey mcelroymagruder@aol.com
Angela McElroy-Magruder on behalf of Debtor Dennis Eugene Staffey mcelroymagruder@aol.com
Huon Le notices@chpl3aug.org
Office of the U. S. Trustee Ustpreion21.sv.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Dennis Eugene Staffey	Social Security number or ITIN	xxx-xx-9002
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Valerie Paige Staffey	Social Security number or ITIN	xxx-xx-9117
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Southern District of Georgia	Date case filed for chapter	13 1/26/18
Case number:	18-10115-SDB		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dennis Eugene Staffey	Valerie Paige Staffey
2. All other names used in the last 8 years		
3. Address	3444 Evening Drive Augusta, GA 30906	3444 Evening Drive Augusta, GA 30906
4. Debtor's attorney Name and address	Angela McElroy-Magruder Claeys, McElroy-Magruder & Kitchens 512 Telfair Street Augusta, GA 30901	Contact phone 706-724-6000 Email: mcelroymagruder@aol.com
5. Bankruptcy trustee Name and address	Huon Le P.O. Box 2127 Augusta, GA 30903	Contact phone 706-724-1039
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Federal Justice Center 600 James Brown Blvd P.O. Box 1487 Augusta, GA 30903	Hours open Mon-Fri 8:30AM-5:00PM Contact phone 706-823-6000 Date: 1/31/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 27, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Federal Justice Center – Plaza Bldg, 600 James Brown Blvd – 341 Mtg Rm, Augusta, GA 30901
*** Valid photo identification required ***		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 4/30/18 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 4/6/18 Filing deadline: 7/25/18 </div> </div> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	A copy of the plan will be sent to you in a separate mailing. The hearing on confirmation will be held on: 4/11/18, at 10:30 AM, Location: Federal Justice Center, Plaza Bldg, 600 James Brown Blvd (9th St), Augusta, GA 30901	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

ADDITIONAL COURT SPECIFIC INFORMATION.

ID Required at Meeting of Creditors	Debtor's photo ID and Social Security Card must be presented at the Meeting of Creditors.
11 USC 521(i) Automatic Dismissal Deadline	45 days after the filing of the petition
Objections to Confirmation	Objections to Confirmation including Objections to Debtor(s) Motions to Avoid a Lien or Motions to Value Collateral, must be filed with the Clerk not later than seven (7) days before the hearing to consider confirmation of a plan, unless the Court orders otherwise. Objections shall be timely served on the Trustee, debtor, and debtor's counsel. At confirmation, parties with standing to appear and be heard will be limited to debtors, the Trustee, creditors who timely filed and served an objection, and counsel for any of the above. Objections shall state succinctly, but with particularity, the statutory or case law basis for the objection.
Dismissal or Conversion at Confirmation Hearing	At the confirmation hearing, the Court will determine whether the debtor's plan can be confirmed. If confirmation is denied, the Court may, after considering the facts and circumstances of the case at the confirmation hearing, on its own motion or on motion of any party in interest, dismiss the case, dismiss the case with prejudice, or order that the case be converted to Chapter 7. For cause, the Court may grant such motion at the confirmation hearing without further notice.
Filing a Proof of Claim	Creditors are now able to file Proof of Claim forms for all chapters electronically. A CM/ECF login/password is not required. Visit the Court's website, www.gasb.uscourts.gov to find the ELECTRONIC CLAIMS link and filing instructions.
Multi-Court Voice Case Information System (McVCIS)	An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (McVCIS) toll free number 1-866-222-8029, selecting your language, and pressing 42, and then 1, to access the United States Bankruptcy Court for the Southern District of Georgia. Please have the case number, social security number, or debtor name available when calling. In addition, you may also contact the Clerk's Office directly. Please note that McVCIS is NOT the official court record. The official court record continues to be maintained only by the Clerk's Office.
Other information	

For The Court:

Lucinda Rauback, CLERK
United States Bankruptcy Court
Federal Justice Center
600 James Brown Blvd
P.O. Box 1487
Augusta, GA 30903

Dated: 1/31/18